Debtor	KEVIN WRIGHT SHELLY LEE WRIGHT
United States Bankruptcy Court for the	MIDDLE DISTRICT OF TENNESSEE [Bankruptcy district]
Case number:	

☐ Check if this is an amended plan

Chapter 13 Plan

Part 1: Notices

To Debtor(s): This form sets out options that are appropriate in some cases but not in others. The presence of an option does not indicate that the option is appropriate in your circumstances.

To Creditors: Your rights are affected by this plan. Your claim may be reduced, modified, or eliminated.

If you oppose the treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 5 days before the meeting of creditors or raise an objection on the record at the meeting of creditors. The Bankruptcy Court may confirm this plan without further notice if no timely objection to confirmation is made. In addition, a timely proof of claim must be filed before your claim will be paid under the plan.

Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If an item is not checked as "Included" or if both boxes are checked, the provision will not be effective if set out later in the plan.

1.1	**A limit on the amount of a secured claim, set out in § 3.2, which may result in partial payment or no payment to the secured creditor.**	☑ **Included**	☐ **Not Included**
1.2	**Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 3.4.**	☑ **Included**	☐ **Not Included**
1.3	**Nonstandard provisions, set out in Part 9.**	☐ **Included**	☑ **Not Included**

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make payments to the trustee as follows:

Payments made by	Amount of each payment	Frequency of payments	Duration of payments	Method of payment
☑ Debtor 1 ☐ Debtor 2	$226.00	Monthly	60 months	☑ Debtor will make payment directly to trustee ☐ Debtor consents to payroll deduction from:

Insert additional lines as needed.

2.2 Income tax refunds.

Check one.

☐ Debtor(s) will retain any income tax refunds received during the plan term.

☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.

☑ Debtor(s) will treat income refunds as follows:
DEBTORS SHALL SURRENDER TO THE CHAPTER 13 TRUSTEE ANY TAX REFUNDS RECEIVED DURING THE PLAN TERMS

2.3 Additional payments.

Check one.

☑ **None.** If "None" is checked, the rest of § 2.3 need not be completed or reproduced.

2.4 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.3 is $13,560.00.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default. Check one.

☑ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security and claim modification. *Check one.*

☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in§ 1. is checked.

☑ For each claim listed below, the debtor(s) request that the court determine the value of the creditor's interest in any property securing the claim based on the amount stated in the column headed Value securing claim. If this amount exceeds any allowed claim amount, the claim will be paid in full with interest at the rate stated below. If the amount is less than the allowed claim mount, the claim will be paid the full value securing the claim, with interest at the rate stated below.

The portion of any allowed claim that exceeds the value securing the claim will be treated as an unsecured claim under § 5.1. If the value securing a creditor's claim is listed below as zero or no value, the creditor's allowed claim will be treated entirely as an unsecured claim under § 5.1. The avoidance of any lien because it is not secured by any value must be addressed in Part 9. The mount of a creditor's total claim stated on a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary mount stated below.

The holder of any claim listed below as secured by any value will retain the lien until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

If relief from the automatic stay is ordered as to any collateral listed below, all payments under this section to creditors secured by that collateral will cease.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Value securing claim	Interest rate	Monthly payment
OneMain/ BANKRUPTCY	$5,525.00	1999 DODGE 1500 4WD UNDER 910	$4,000.00	$0.00	$4,000.00	4.00%	$75.00; CLASS 4
TITLEMAX	$1,000.00	1998 PONTIAC BONNEVILLE TITLE LOAN; NON-PMSI	$1,000.00	$0.00	$1,000.00	4.00%	$20.00; CLASS 4
UNITED CONSUMER FINANCIAL	$1,000.00	KIRBY VACUUM OVER 365	$300.00	$0.00	$300.00	4.00%	$10.00; CLASS 4

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506. *Check one.*

☑ **None**. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance. *Check one.*

☐ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.
The remainder of this section will be effective only if the applicable box in § 1.2 is checked

☑ The judicial liens or nonpossessory, nonpurchase money security interests listed below impair exemptions to which the debtor(s) would be entitled under 11 U.S.C. § 522(b). The judicial liens or security interests listed below will be avoided to the extent they impair exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim under § 5.1. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan.

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
Name of Creditor	a. Amount of lien	$706.00	**Amount of secured claim after avoidance** (line a minus line f)

Information regarding judicial lien or security interest	Calculation of lien avoidance		Treatment of remaining secured claim
COVINGTON CREDIT	b. Amount of all other liens	**$0.00**	
	c. Value of claimed exemptions	**$0.00**	
Collateral **Note Loan HHG** **VOID LIEN**	d. Total of adding lines a, b, and c	**$706.00**	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	**-$0.00**	**Monthly plan payment**
Opened 04/17 Last Active 4/28/17	f. Subtract line e from line d.	**$706.00**	
	Extent of exemption impairment *(Check applicable box)* ☑ **Line f is equal to or greater than line a.** The entire lien is avoided *(Do not complete the next column)* ☐ **Line f is less than line a.** A portion of the lien is avoided. *(Complete the next column)*		**Estimated total payments on secured claim**
Name of Creditor	a. Amount of lien	**$510.00**	**Amount of secured claim after avoidance** (line a minus line f)
COVINGTON CREDIT	b. Amount of all other liens	**$0.00**	
	c. Value of claimed exemptions	**$0.00**	
Collateral **Note Loan HHG** **VOID LIEN**	d. Total of adding lines a, b, and c	**$510.00**	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	**-$0.00**	**Monthly plan payment**
Opened 03/16 Last Active 9/30/16	f. Subtract line e from line d.	**$510.00**	
	Extent of exemption impairment *(Check applicable box)* ☑ **Line f is equal to or greater than line a.** The entire lien is avoided *(Do not complete the next column)* ☐ **Line f is less than line a.** A portion of the lien is avoided. *(Complete the next column)*		**Estimated total payments on secured claim**
Name of Creditor	a. Amount of lien	**$3,150.00**	**Amount of secured claim after avoidance** (line a minus line f)
REPUBLIC FINANCE	b. Amount of all other liens	**$0.00**	
	c. Value of claimed exemptions	**$0.00**	
Collateral **Note Loan HHG** **VOID LIEN**	d. Total of adding lines a, b, and c	**$3,150.00**	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	**-$0.00**	**Monthly plan payment**
Opened 02/12 Last Active	f. Subtract line e from line d.	**$3,150.00**	

7/27/16

Extent of exemption impairment
(Check applicable box)

☑ **Line f is equal to or greater than line a.**

The entire lien is avoided *(Do not complete the next column)*

☐ **Line f is less than line a.**
A portion of the lien is avoided. *(Complete the next column)*

Estimated total payments on secured claim

Name of Creditor	a. Amount of lien	$1,250.00	**Amount of secured claim after avoidance** (line a minus line f)
Security Finance	b. Amount of all other liens	$0.00	
	c. Value of claimed exemptions	$0.00	
Collateral Unsecured HHG VOID LIEN	d. Total of adding lines a, b, and c	$1,250.00	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	-$0.00	**Monthly plan payment**
Opened 6/03/16 Last Active 7/05/16	f. Subtract line e from line d.	$1,250.00	

Extent of exemption impairment
(Check applicable box)

☑ **Line f is equal to or greater than line a.**

The entire lien is avoided *(Do not complete the next column)*

☐ **Line f is less than line a.**
A portion of the lien is avoided. *(Complete the next column)*

Estimated total payments on secured claim

Name of Creditor	a. Amount of lien	$1,200.00	**Amount of secured claim after avoidance** (line a minus line f)
Security Finance	b. Amount of all other liens	$0.00	
	c. Value of claimed exemptions	$0.00	
Collateral HHG VOID LIEN	d. Total of adding lines a, b, and c	$1,200.00	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	-$0.00	**Monthly plan payment**
	f. Subtract line e from line d.	$1,200.00	

Extent of exemption impairment
(Check applicable box)

☑ **Line f is equal to or greater than line a.**

The entire lien is avoided *(Do not complete the next column)*

☐ **Line f is less than line a.**
A portion of the lien is avoided. *(Complete the next column)*

Estimated total payments on secured claim

Name of Creditor	a. Amount of lien	$656.00	**Amount of secured claim after avoidance** (line a minus line f)
World Acceptance	b. Amount of all other liens	$0.00	

Corp/BANKRUPTCY			
Collateral Secured HHG VOID LIEN	c. Value of claimed exemptions d. Total of adding lines a, b, and c	$0.00 $656.00	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	-$0.00	**Monthly plan payment**
Opened 04/17 Last Active 4/30/17	f. Subtract line e from line d.	$656.00	

Extent of exemption impairment
(Check applicable box)

☑ **Line f is equal to or greater than line a.**

The entire lien is avoided *(Do not complete the next column)*

Estimated total payments on secured claim

☐ **Line f is less than line a.**
A portion of the lien is avoided. *(Complete the next column)*

Name of Creditor	a. Amount of lien	$201.00	**Amount of secured claim after avoidance** (line a minus line f)
World Acceptance Corp/BANKRUPTCY	b. Amount of all other liens	$0.00	
Collateral Secured	c. Value of claimed exemptions d. Total of adding lines a, b, and c	$0.00 $201.00	**Interest rate** (if applicable) %
Lien identification (such as judgment date, date of lien recording, book and page number)	e. Value of debtor's interest in property	-$0.00	**Monthly plan payment**
Opened 03/16 Last Active 9/30/16	f. Subtract line e from line d.	$201.00	

Extent of exemption impairment
(Check applicable box)

☑ **Line f is equal to or greater than line a.**

The entire lien is avoided *(Do not complete the next column)*

Estimated total payments on secured claim

☐ **Line f is less than line a.**
A portion of the lien is avoided. *(Complete the next column)*

Insert additional claims as needed.

3.5 Surrender of collateral. *Check one.*

☑ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Priority Claims (including Attorney's Fees and Domestic Support Obligations)

4.1 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **$3,520.00**. The remaining fees and any additional fees that may be awarded shall be paid through the trustee as specified below. Check one.

☑ The attorney for the debtor(s) shall receive a monthly payment of $**109**.

☐ **4.2 Domestic support obligations.**

(a) Pre- and postpetition domestic support obligations to be paid in full. *Check one.*

☑ **None.** If "None" is checked, the rest of § 4.2(a) need not be completed or reproduced.

(b) Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. *Check one.*

☑ **None.** If "None" is checked, the rest of § 4.2(b) need not be completed or reproduced.

4.3 Other priority claims. *Check one.*

☑ **None**. If "None" is checked, the rest of § 4.3 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims and Postpetition Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐ The sum of $
☑ **MINIMUM OF 1.00** % of the total amount of these claims.
☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

5.2 Interest on allowed nonpriority unsecured claims not separately classified. *Check one.*

☑ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

☑ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

5.4 Separately classified nonpriority unsecured claims. *Check one***.**

☑ **None.** If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

5.5 Postpetition claims allowed under 11 U.S.C. § 1305.

Claims allowed under 11 U.S.C. § 1305 will be paid in full through the trustee.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☑ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Order of Distribution of Available Funds by Trustee

7.1 The trustee will make monthly disbursements of available funds in the order specified. Check one.

☐ ☑ **Alternative order of distribution:**

CLASS 1- FILING FEE
CLASS 2- NOTICE FEE
CLASS 3- ATTORNEY FEES
CLASS 4- ONEMAIN FINANCIAL, TITLE MAX AND UNITED CONSUMER FINANCIAL SECURED CLAIMS
CLASS 5- GENERAL UNSECURED CLAIMS
CLASS 6- 1305 CLAIMS

Insert additional lines as needed.

Part 8: Vesting of Property of the Estate

8.1 Property of the estate will vest in the debtor(s) upon discharge or closing of the case, whichever occurs earlier, unless an alternative vesting date is selected below. Check the applicable box to select an alternative vesting date:

Check the appliable box:

- ☐ plan confirmation.
- ☑ other: **UPON DISCHARGE, DISMISSAL OR CONVERSION**

Part 9: Nonstandard Plan Provisions

☑ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 10: Signatures:

X */S/ JAMES A. FLEXER* Date **May 30, 2017**
James A. Flexer 9447
Signature of Attorney for Debtor(s)

X */S/ KEVIN WRIGHT* Date **May 30, 2017**
KEVIN WRIGHT

X */S/ SHELLY LEE WRIGHT* Date **May 30, 2017**
SHELLY LEE WRIGHT
Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the form required under the Local Rules for the Bankruptcy Court for the Middle District of Tennessee, other than any nonstandard provisions included in Part 9.